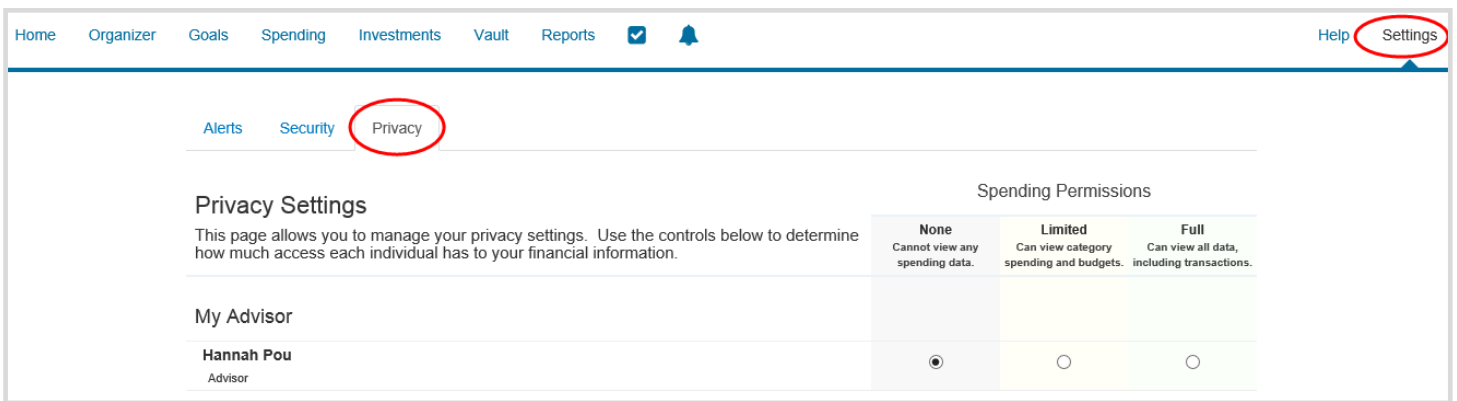


This training guide will walk you through utilizing the spending & budgeting tools available in your Integral Wealth Portal.

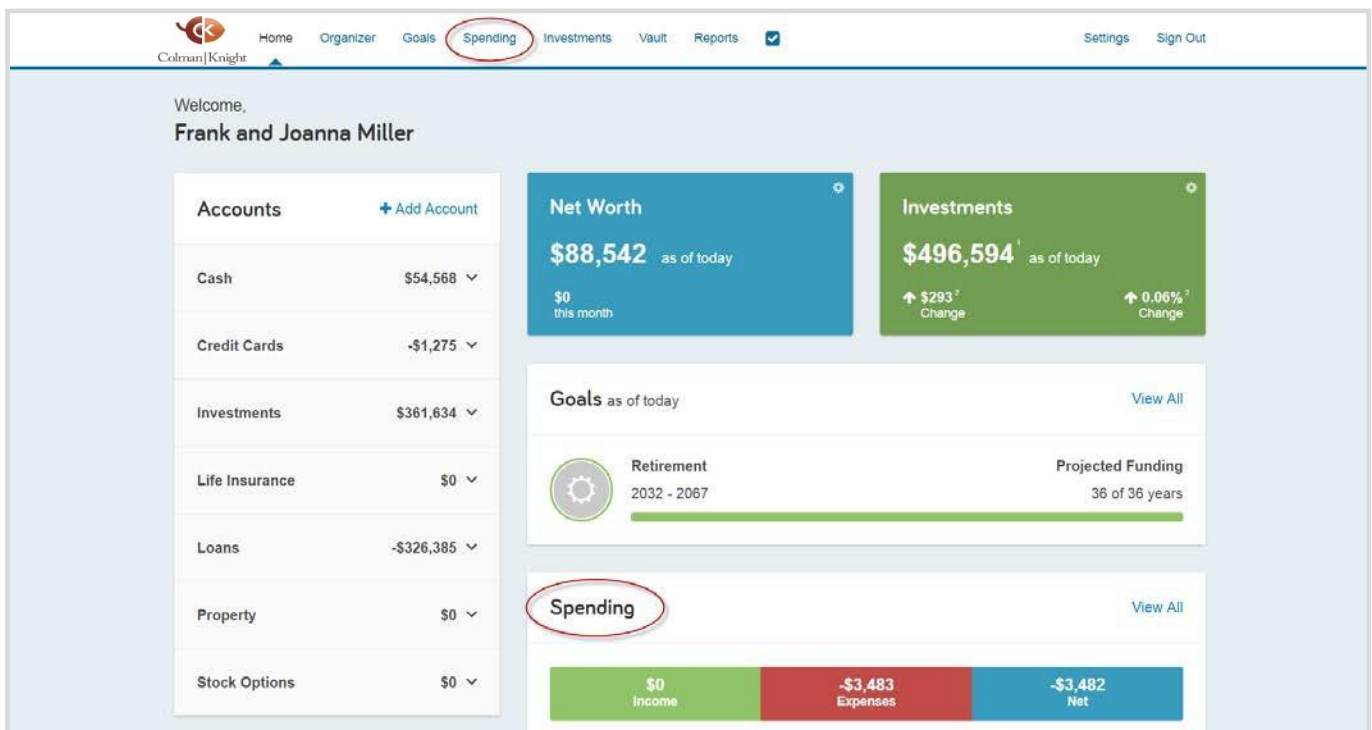
These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts.

To analyze spending and budgeting, you must first connect your accounts. Please refer to the Adding Accounts user guide for additional information.

**Please Note:** By default, we will be unable to see your spending information. To change this setting, modify your privacy permissions located in Settings.



1. From the Home page, click the **Spending** tab or tile.

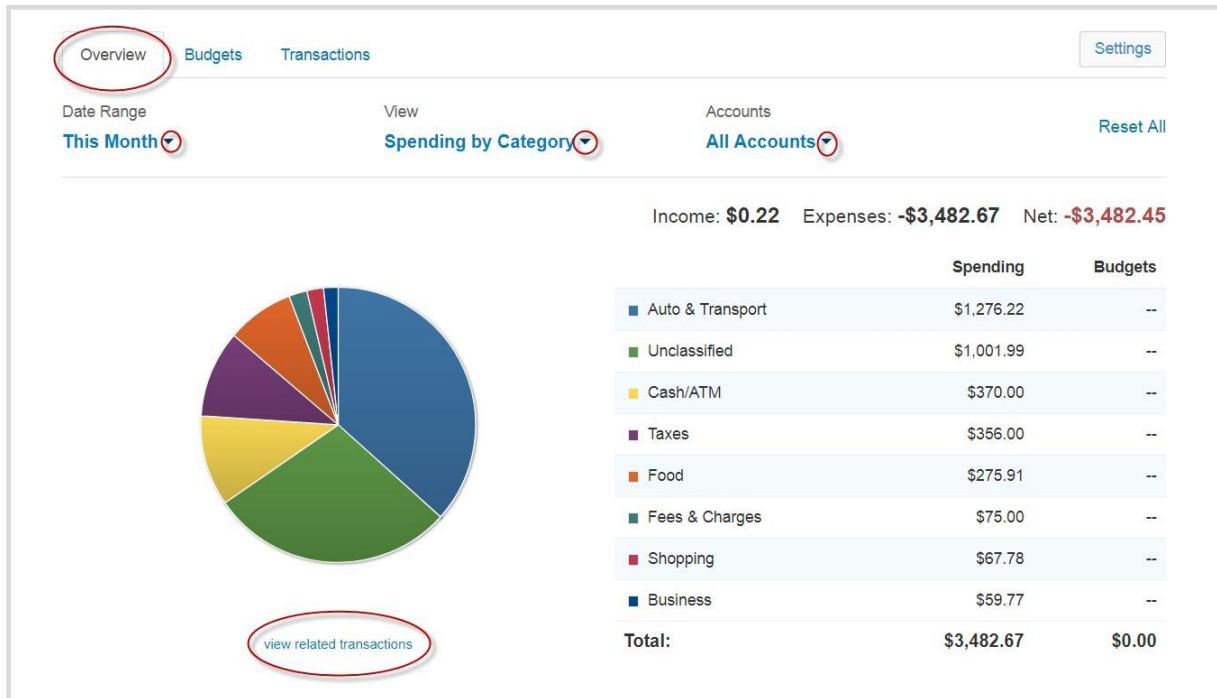


2. The **Spending** page is comprised of 3 sections: Overview, Budgets, and Transactions.

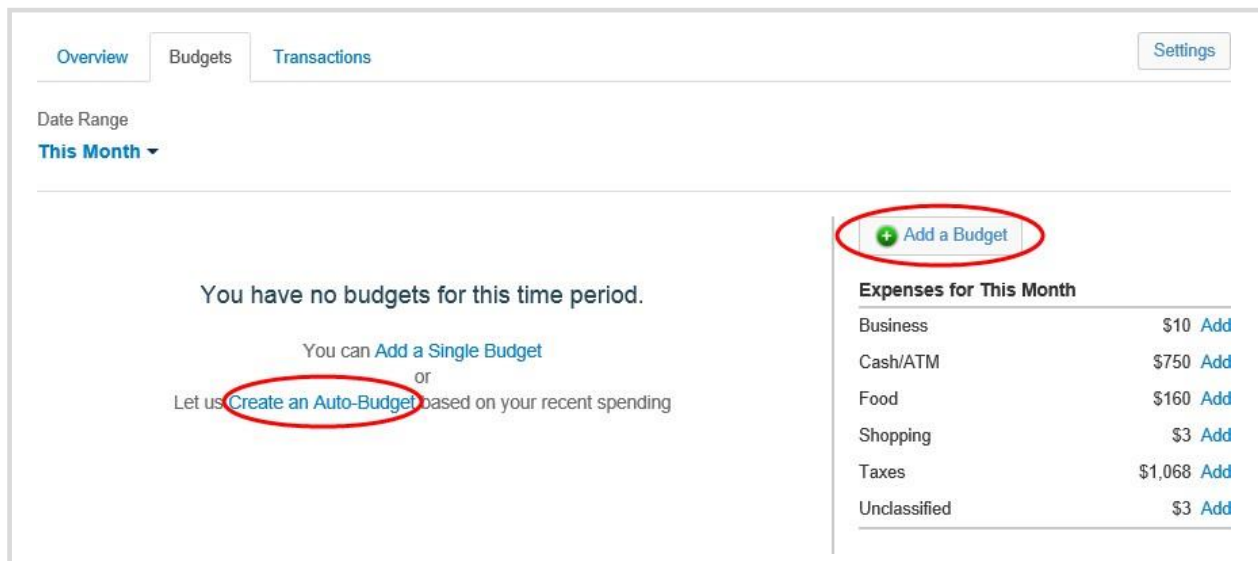
The screenshot displays the 'Spending' page interface. At the top, the navigation menu includes Home, Organizer, Goals, Spending (circled in red), Investments, Vault, Reports, and a notification icon. On the right, there are links for Help, Settings, and Sign Out. Below the navigation, there are tabs for Overview, Budgets, and Transactions, with a Settings button on the far right. The main content area includes filters for Date Range (set to 'This Month'), View (set to 'Spending by Category'), and Accounts (set to 'All Accounts'), along with a 'Reset All' button. A summary section shows 'Income: \$0.22', 'Expenses: -\$3,482.67', and 'Net: -\$3,482.45'. A pie chart on the left visualizes the spending distribution, with a 'view related transactions' link below it. To the right, a table lists spending by category, comparing actual spending to budgeted amounts.

	Spending	Budgets
Auto & Transport	\$1,276.22	--
Unclassified	\$1,001.99	--
Cash/ATM	\$370.00	--
Taxes	\$356.00	--
Food	\$275.91	--
Fees & Charges	\$75.00	--
Shopping	\$67.78	--
Business	\$59.77	--
<b>Total:</b>	<b>\$3,482.67</b>	<b>\$0.00</b>

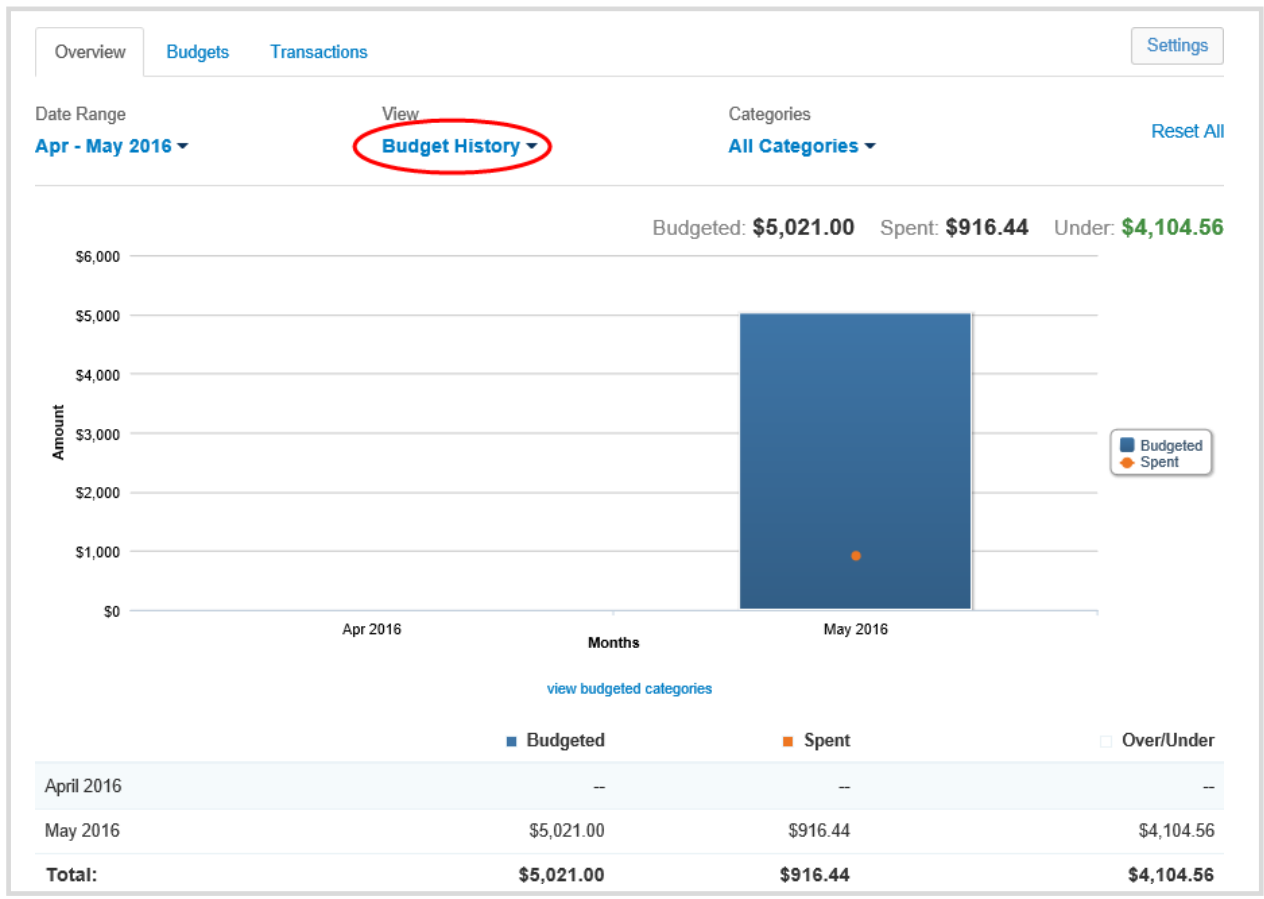
3. The **Overview** tab shows spending by category over a specific date range. The default view is to view spending amounts **This Month**, by **Category**, and from **All Accounts**. Hover over the pie chart to see how much you've spent in that category. You can also click "**view related transactions**" to see a list of transactions from the specified date range and accounts.



4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.



- Once you've added your budget, go back to the **Spending - Overview** tab and select the **Budget History** view to see the amount you've budgeted, the amount you've spent, and whether you're over or under budget.



- The Transactions tab displays all bank transactions from your online accounts. The number of transactions found and the total amount will be displayed at the top of your transactions list.

Date	Description	Account	Category	Value
Aug 20, 2017	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Aug 19, 2017	STRIDE RITE	*****Card	Clothing	-\$44.19
Aug 18, 2017	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Aug 16, 2017	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Aug 16, 2017	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22

To make changes to the Description or Category provided for transaction, click the transaction's row and type a new description and/or select a new category from the drop-down.

If you want to apply your edits to all similar transactions, you can create a rule. Make the edits to the Description and Category of a transaction. Click Details below the transaction row. Click the checkbox before the rule, and then click Advanced to apply a monetary or date range to the rule using the entry boxes provided. Click Done

- If you can't find the category you're looking for, you can create new subcategories by clicking settings at the top of the budgeting page. Choose the parent category, type in new sub category and click **Add**.

The screenshot shows the 'Transactions' tab selected. At the top right, the 'Settings' link is circled in red. Below the navigation tabs, there are filters for Date Range (Last 30 Days), Accounts (Easy 123 Checking), and Categories (All Categories). A search bar and a 'Reset All' link are also present. Below the filters, a summary shows 'Transactions Found: 17' and 'Total Amount: \$3,753.93'. An 'Export Results' button is on the left. A table of transactions is displayed below:

Date	Description	Account	Category	Value
May 08, 2016	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 06, 2016	IRS	Easy 123 Checking	Federal Tax	-\$356.00
May 04, 2016	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22

The screenshot shows the 'SPENDING SETTINGS' dialog box. It has three tabs: 'Categories', 'Rules', and 'Exclude Accounts'. The 'Categories' tab is active. Below the tabs, there is a text prompt: 'Add custom categories for classifying your transactions.' Below this, there is a dropdown menu labeled 'Choose a category:' with 'Business' selected. Below the dropdown, there is a list of categories, with 'Business Supplies' already added and marked with a red 'X' icon. At the bottom of the dialog, there is an input field with a vertical bar inside, and an 'Add' button next to it, which is circled in red. A 'Done' button is located at the bottom right of the dialog.

- To Export transactions, click the Export Results button to export the transaction table to a .CSV format.

The screenshot shows the 'Transactions' tab selected. At the top right is a 'Settings' button. Below the navigation tabs are filters for Date Range (Last 30 Days), Accounts (Easy 123 Checking), and Categories (All Categories). A search bar and a 'Reset All' button are also present. The 'Export Results' button is circled in red. Below the filters, it shows 'Transactions Found: 17' and 'Total Amount: \$3,753.93'. A table of transactions is displayed below.

Date	Description	Account	Category	Value
May 08, 2016	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 06, 2016	IRS	Easy 123 Checking	Federal Tax	-\$356.00

- The Settings button allows you to further manage spending Categories, Rules, and Excluded Accounts.

The screenshot shows the 'Transactions' tab selected. The 'Settings' button at the top right is circled in red. Below the navigation tabs are filters for Date Range (This Month), View (Spending by Category), and Accounts (All Accounts). A 'Reset All' button is also present.

The 'SPENDING SETTINGS' dialog box has three tabs: 'Categories', 'Rules', and 'Exclude Accounts'. The 'Categories' tab is active. It contains the text 'Add custom categories for classifying your transactions.' and 'Choose a category: Auto & Transport'. Below this is a list of categories: Auto Payment, Auto Registration, Auto Service, Gas & Fuel, and Public Transport. At the bottom, there is an input field with an 'Add' button and a 'Done' button.